EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	1455	[(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	OS	2008/10/03 14:15
S2	684	[mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3 and provider	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	<u> </u>	2008/10/03 14:18
S3	1085	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	05 	2008/10/03 14:18
S4	10067622	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or payment or remit or remitt\$ or disburs\$ or repay\$ or quitance or installment or installment or installment or installment or or indender\$0 or remuneration or render\$0 or renumeration or render\$0 or for payer) and request\$0 or (request\$0 or (request\$0 or demand\$0 or ask\$0 or query \$3 or queries or inquir\$0 or choice or select\$0 or specify \$0 or shopping or eshop\$ or shopping or eshop\$ or slop or or shopping or eshop\$ or slod or picked or elected or opted	US-PGPUB; USPAT; FPPS; DEFWMDT; IBM_TDB	AND	ON	2008/10/03 14:20

		or purchassorders or po or command or transaction or contract or trade or trading or (buy\$3 or purchas\$3) adj (directive or instruction or command) OR element or argument or directions or action or notification)		***************************************	***************************************	
S 5	1130	[mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or renumeration) near\$ payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:24
S 6	968	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remits or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forjing or forgery or faking or fakes or bogus or faking or fakes or bogus or faking or fakes or	US-PGPUB; US-PAT; PPPS; DEFWENT; IBM_TDB	AND	ON	2008/10/03 14:34
S 7	903	(mak\$3 ad 2 payment or pay \$3 or compensal\$3 or collection or payment or remit or remit\\$6 or disburs\\$6 or repay\\$6 or quittance or installment or instalment or renumeration) near\\$9 payee and (payor or payer) and (request\\$5 or ask\\$3 or query \\$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\\$3 or (anti or prevent\\$3) near\\$7 (counterfeit\\$3 or forging or forgery or faking or fakes or bogus or falsification)) and processing	US-PGPUB; USPAT; FPPS; DEFWENT; IBM_TDB	AND	OS	2008/10/03 14:35

88	958	(mak\$3 ad/2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or renumeration) near3 payee and (payor or payer) and (request\$5 or ask\$3 or query \$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3	US-PGPUB; USPAT; FPPS; DEFWENT; IBM_TDB	AND	ON	2008/10/03
8	1018	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or renumeration) near3 payee and (payor or payer) and (request\$5 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3	US-PGPUB; USPAT; FPPS, DEFWHENT; IBM_TDB	AND	ON	2008/10/03
S10	957	(mak\$3 ad 2 payment or pay \$3 or compensat\$3 or compensat\$3 or collection or payment or remit or remit\$ or disburs\$ or repay\$ or quittance or installment or installment or removeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forgery or taking or fakes or bogus or talsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency ad dispensing) or lending) ad (institution or entity or entitles) or (sad) or (savings ad 2 loan\$) or (sa d) i) or	US-PGPUB; USPAT; FPPS; DEFWENT; IBM_TDB	AND	ÓN	2008/10/03 14:40

	***********************	(saving or checking) adj account or credit adj union or clearing adj house or clearinghouse)			***************************************	·
S11	909	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or contents or disburs\$ or repay\$ or quittance or installment or remits or disburs\$ or repay\$ or quittance or installment or instalment or render\$5 or remuneration or renumeration or renumeration or renumeration or renumeration or renumeration or and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or redue\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (sadj i) or (saving or checking) adj account or credit adj union or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposits)	US-PAT; FPRS; DEFWENT; IBM_TDB	AND	ON	2008/10/03
S12	885	(mak\$3 adj2 payment or pay \$3 or compensat\$5 or compensat\$6 or collection or payment or remit or remits or disburs\$ or repay\$ or quittance or installment or instalment or render\$5 or remuneration or renumeration) near\$ payee and (payor or payer) and (request\$3 or ask\$5 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near\$ (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings	US-PAT, PPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:46

	мининининининининининининининининининин	adj2 loan\$) or (s adj I) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and (luser or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities) near4 (account or deposit\$)) and (contirm\$5 or verit\$7 or valid \$5 or proof)			***************************************	
S13	839	[mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remits or disburs\$ or repay\$ or quitatoe or installment or installment or installment or render\$ 3 or remuneration or renumeration) near\$ payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near\$ (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (sad ij) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (rimancial or debit or credit) adj (institution or entity or entities)) near\$ (account or deposit) near\$ (account or deposit)) and (contirm\$5 or verit\$7 or valid\$5 or proot) and (debit\$3 or credit\$3)	US-PCF, EPPS; DEFWENT; IBM_TDB	AND	ON	2008/10/03

S14	362	(maik\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remit or remit or remit or remits or disburs\$ or repays or quitance or installment or instalment or render\$3 or remuneration or renumeration) near\$ payee and (payor or payer) and (reques\$3 or agueries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or of (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit) and (confirm\$5 or verit\$7 or valid \$5 or proof) and (clebit\$3 or credit\$3) and collect and (fund or cash or money or receivable)	US-PGPUB; USPAT; FPPS; DEFWENT; IBM_TDB	AND	ON	2008/10/03 14:52
S15	823	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remit or remit or remit or remit or remits or disburs\$ or repay\$ or quittance or installment or instalment or renumeration or renumeration or renumeration or apayee and (payor or payer) and (request\$3 or ads or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or faisification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:52

		entity or entities) or (savings ad)2 loan\$) or (s ad i) or (saving or checking) adj account or credit adj union or clearing adj house or clearing adj house or clearing adj house or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposits) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable)			·	
516	778	(maik\$3 adj2 payment or pay \$3 or compensat\$3 or compensat\$3 or compensat\$3 or compensat\$3 or repay\$ or quittance or installment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (sa dj) or (saving or checking) adj account or credit adj union or clearing adj house or clearing house) and ((user or checking) or bank or saving or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$) near4 (account or deposit\$) near4 (account or deposit\$) and (contient\$5 or venit\$7 or valid\$5 or proof) and (debit\$3 or or ordit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3)	US-PGPUB; US-PAT; PFPS; DEFWENT; IBM_TDB	AND	ON	2008/10/03

S17	717	[makS3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remit or remit or remits or disburs\$ or repays or quittance or installment or installment or installment or installment or renueration or renueration or renueration or renueration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (saving adj2 loan\$) or (saving or backing) adj account or credit adj union or dearing house) and ((user or deposit or credit) adj (institution or entity or entities) near4 (account or deposit) near4 (account or deposit) near4 (account or deposit) or credit) adj (institution or entity or entities)) near4 (account or deposit)) near4 (account or deposit) or credit adj union or deposit) or or velsit or or velsit or or or or deposit or credit adj union or or deposit or credit adj union or or deposit) and (confirm\$5 or verit\$7 or valid \$5 or proor) and (debit or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash)	US-PAT; HPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:58
S18	716	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remits or disburs\$ or repay\$ or quitance or installment or instalment or render\$3 or remuneration or renumeration) near\$ payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near\$ (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$\$ and (bank or banc or (financial or debit or credit	US-PAT, FPRS, DERWENT; IBM_TDB	AND	ON	2004/10/03 15:06

		or (currency adj dispensing) or lending) adj (institution or entitiey or entities) or (savings adj² loan\$) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or bank or deposit or credit adj union or (tinancial or debit or credit) adj (institution or entity or entitiety) near4 (account or deposits) and (contim55 or verifs7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3)				
S19	710	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remits or disburs\$ or repay\$ or quitatoe or installment or instalment or render\$3 or remuneration or renumeration or dispayer on add (request\$3 or ask\$3 or queriy or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (sa dj) or (saving adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (contirms\$5 or verit\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or once or receivate) and or or crediti\$3) and (fund or cash or once or or receivate) and or	IUS-PGPUB; USPAT; FPRS; DEFWENT; IBM_TDB	AND	ON .	2008/10/03

		(collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period)		***************************************	*******************************	
920	387	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remit or remits or disburs\$ or repay\$ or quitareo or installment or instalment or render\$ 3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$ or ask\$ 3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or fatsilication)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposits)) near4 (account or deposits)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantity)	US-PGPUB; USPAT; FPPRS; DEFWMENT; IBM_TDB	AND	ON	2008/10/03

9 21	710	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remit or remit or remits or disburs\$ or repays or quitatoe or installment or instalment or render\$3 or remuneration or render\$3 or query \$3 or queries or requisition and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or fatishication) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (saving adj loan\$ or checking) adj account or credit adj union or clearing adj house or clearing adj house or clearing adj (institution or entity or entities) near4 (account or deposit) and (confirm\$5 or verit\$7 or valid \$5 or proof) and (debits\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (immer or period) and (volume or period) and (volume or quantit\$3 or number or count or sum)	US-PGPUB; USPAT; FPPS; DEFWMENT; IBM_TDB	AND	ON	2008/10/03
\$22	636	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remit or remit or remits or disburs\$ or repay\$ or quitance or installment or instalment or renumeration or renumeration) near3 payee and (payor or payer) and (request\$3 or adv53 or query \$3 or query or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2	US-PGPUB; USPAT; FPRS; DEFWENT; IBM_TDB	AND	ON	2008/10/03 15:21

		i(counterfeit\$3 or forging or forgery or faking or fakes or bogus or fakiling tor fakes or bogus or fakilification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj² loan\$) or (sa di]) or (saving or checking) adj account or credit adj union or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entitities)) near4 (account or deposits)) and (contirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or money or receivable) and (collect\$3 or acquirs\$3 or obtain\$3) and (fund or cash or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$5 or number or count or amount or sum) and (first and second)				
\$23	548	(mak\$3 adj2 payment or pay \$3 or compensats or collection or payment or remit or remits or disburs or repay for quittance or installment or remarks or quittance or installment or remarks or reputation or renumeration and (payor or payer) and (request\$3 or aws\$3 or queries or reducs\$4 or security or anticounterfeit\$3 or forging or ratio or prevent\$3) near2 (counterfeit\$3 or forging or fates or or financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$5 no (s adj i) or (saving account or credit adj union or clearing adj house or dearing adj house or dearing adj house or dearing adj house or bank or saving or checking	US-PGPUB; USPAT; FPRS; DEFAMBUT; IBM_TDB	AND	ON	2008/10/03

		banc or deposit or credit adjunion or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposits)) and (confirm\$5 or verit\$7 or valid \$5 or proof) and (fabit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price)				
\$24	435	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or compensat\$3 or compensat\$3 or repay\$ or quittance or installment or render\$3 or remuneration or renumeration or results or and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or torgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (sa dj) or (saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposits) and (confirm\$5 or verit\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or dimin\$3) and (limit\$5 or money or cash) and (limit\$5	US-PT-PT-S; DERWENT; IBM_TDB	AND	ON	2008/10/03

	***************************************	or minimum or least or level or exceed\$3) and (time or period) and (volume or quantiti\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and (@ad<"20030801" or @ilad<"20030801")		***************************************	annimum manananananananananananananananananana	
925	371	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remit or remits or disburs\$ or repay\$ or quitatnee or installment or instalment or render\$3 or remuneration or render\$3 or query \$3 or queries or requisition of and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or fatisification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (saving adj2 loan\$) or (sa dj) or clearing adj house or clearing or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit) or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or debit or or of the or	US-PGPUB; USPAT; FPFS; DEFWENT; IBM_TDB	AND	ON	2008/10/03

26	307	(mak\$3 adj2 payment or pay	US-PGPUB;	AND	ON	2008/10/03
	•	\$3 or compensat\$3 or	USPAT; FPRS;		***	16:04
	1	collection or payment or	DERWENT;		***	
		remit or remitt\$ or disburs\$	IBM_TDB		i	
		or repay\$ or quittance or				
		installment or instalment or				
		render\$3 or remuneration or			***	
		renumeration) near3 payee			i	
		and (payor or payer) and				
		(request\$3 or ask\$3 or query			**	
		\$3 or queries or requisition)				
		and (risk or reduc\$4 or				
		security or anticounterfeit\$3			**	
		or (anti or prevent\$3) near2				
		(counterfeit\$3 or forging or forgery or faking or fakes or				
		bogus or falsification)) and			**	
		process\$3 and (bank or banc				
		or (financial or debit or credit			•	
		or (currency adj dispensing)			•	
		or lending) adj (institution or			**	
		entity or entities) or (savings			•	
		adj2 loan\$)or (s adj l) or			**	
		(saving or checking) adj			•	
		account or credit adj union or		-		
		clearing adj house or				
		clearinghouse) and ((user or		***************************************	**	
		checking or bank or saving or			•	
		banc or deposit or credit adj union or (financial or debit or			**	
		credit) adj (institution or			•	
		entity or entities)) near4			•	
		(account or deposit\$)) and				
		(confirm\$5 or verif\$7 or valid			•	
		\$5 or proof) and (debit\$3 or			*	
		credit\$3) and (fund or cash			•	
		or money or receivable) and			*	
		(collect\$3 or acquir\$3 or			**	
		obtain\$3) and (monetary or				
		money or cash) and (limit\$5			•	
		or minimum or least or level				
		or exceed\$3) and (time or			•	
		period) and (volume or quantit\$3 or number or count				
		or amount or sum) and (first			•	
		and second) and (cost or				
		expense or price) and			****	
		electronic and fund near5			***	
		transfer and			400	
		(@ad<"20030801" or			***	
	1	@rlad<"20030801")	1	1	-	1

	1	\$3 or compensat\$3 or	USPAT; FPRS;	***	ON	2008/10/03 16:05
		collection or payment or	DERWENT;		•	
		remit or remitt\$ or disburs\$	IBM_TDB			
		or repay\$ or quittance or				
		installment or instalment or			•	
		render\$3 or remuneration or				
		renumeration) near3 payee				
		and (payor or payer) and				
		(request\$3 or ask\$3 or query				
		\$3 or queries or requisition)				
		and (risk or reduc\$4 or				
		security or anticounterfeit\$3				
		or (anti or prevent\$3) near2				
		(counterfeit\$3 or forging or			•	
		forgery or faking or fakes or				
		bogus or falsification)) and			-	
		process\$3 and (bank or banc				
		or (financial or debit or credit				
		or (currency adj dispensing)				
		or lending) adj (institution or				
		entity or entities) or (savings				
		adj2 loan\$)or (s adj l) or				
		(saving or checking) adj				*
		account or credit adj union or				
		clearing adj house or				
		clearinghouse) and ((user or		-		*
		checking or bank or saving or banc or deposit or credit adi				
		union or (financial or debit or		-		
		credit) adj (institution or		***************************************		
		entity or entities)) near4				
		(account or deposit\$)) and				
		(confirm\$5 or verif\$7 or valid		-		
		\$5 or proof) and (debit\$3 or		-		
		credit\$3) and (fund or cash		***		*
		or money or receivable) and		-	ĺ	
		(collect\$3 or acquir\$3 or				
		obtain\$3) and (monetary or			ì	
		money or cash) and (limit\$5		-		
		or minimum or least or level				
		or exceed\$3) and (time or				
		period) and (volume or				*
		quantit\$3 or number or count				
		or amount or sum) and (first				*
		and second) and (cost or				
		expense or price) and				
	*	electronic and fund near5			1	
	*	transfer and transmit\$5 and				***
	*	(@ad<"20030801" or				
		@rlad< "20030801")				

228	194	(mak\$3 adj2 payment or pay \$3 or corripensat\$3 or collection or payment or remit or remits or disburs\$ or repay\$ or quittance or installment or installment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings	US-PGPUB; USPAT; FPPS; DETWIENT; IBM_TDB	AND	ON	2008/10/03 16:08
		ad/2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearing adj house or clearing adj house or clearing adj house or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposits)) and (contirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3 or acquir\$3 or ac				
	***************************************	electronic and fund near5 transfer and transmit\$5 and interface and file and (@ad<"20030801" or @rlad<"20030801")		***************************************	***************************************	

829	239	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remits or disburs\$ or repay\$ or quittance or installment or instalment or remore or remuneration or renumeration) near3 payee and (nayor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or torgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) add (institution or entity or entities) or (savings add2 loan\$) or (sa di gacount or credit adj union or clearing adi house or clearing day house or clearing adi non or adi collect\$0 or verit\$7 or valid \$5 or poor) and (debit\$3 or oradit\$3 or non or or and (ilmit\$5 or minimum or least or level or exceet\$3) and (fime or period) and (volume or period) and (volume or period) and (volume or period) and (volume or deatabase) and (@ad-"20030801" or distalexabase) and (@ad-"20030801" or distalexabase) and (@ad-"20030801")	US-PATE PRPS, DEFWENT; IBM_TDB	AND	ON	2008/10/03
S30	0	2004/0088251	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/06 10:53

S31	6	10/285667	US-PGPUB;	ANID	ON	2008/10/06
			USPAT; FPRS;			10:56
			DERWENT;			
			IBM_TDB			

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